



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/820,804	03/30/2001	Bill Kitchen	3350-05F	6580

7590 05/04/2004

Antonelli, Terry, Stout & Kraus, LLP  
Suite 1800  
1300 North Seventeenth Street  
Arlington, VA 22209

EXAMINER

KAZIMI, HANI M

ART UNIT PAPER NUMBER

3624

DATE MAILED: 05/04/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

09/820,804

Applicant(s)

KITCHEN ET AL.

Examiner

Hani Kazimi

Art Unit

3624

Me

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 18 January 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 34-51 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 34-51 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |   |   |
|---|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)  | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date <u>14</u> . | 6) <input type="checkbox"/> Other: _____  |

**DETAILED ACTION**

1. This communication is in response to Applicant's request for reconsideration filed on January 18, 2004. Claims 34-51 are pending. The rejections cited are as stated below:

***Claim Rejections - 35 USC 102***

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –  
(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

3. Claims 34-51 are rejected under 35 U.S.C. 102(e) as being anticipated by Dent et al. US Patent No. 6,128,603 (hereinafter "Dent").

Applicant's disclosure page 28, second paragraph, states "Fig. 9B depicts screen 930 which can be transmitted from the CF station 140 to present summary bill related information at the payor station 120a-12d in a categorized manner. As shown, by clicking on indicator 935, categories of billers are changed in block 940. For example, in screen 930 the category been set to *unpaid bills* and accordingly, a summary of all unpaid bills appears on the payor display 460. Other categories could be, for example,

Art Unit: 3624

utility bills, *paid bills*, questioned bills, credit card bills or any other category which may be desirable under the particular circumstances.”. Dent clearly teaches the steps of categorizing and organizing bills according to different categories such as paid bills, unpaid bills, and pending bills (figs. 5-7, and column 7, line 55 thru column 8, line 2).

Claims 34-51, Dent discloses a method and a corresponding system for electronically presenting bills, comprising the steps of storing a plurality of bills from a plurality of billers for a payor, each biller being associated with one of a plurality of biller categories, receiving, via a network, a request from a payor to view those of the stored plurality of bills from billers associated with one of the plurality of biller categories, and transmitting, via the network, only those bills from those billers associated with the one biller category to the payor responsive to the request (abstract, figs. 5-7, and column 7, line 35 thru column 8, line 2).

Dent discloses that each of the plurality of biller categories corresponds to a type of good or service provided by the plurality of billers, the plurality of biller categories includes a category corresponding to at least one of a credit card service, and a utility service, at least one of the plurality of billers is associated with more than one of a plurality of biller categories, the plurality of bill categories includes a disputed bill category, and defining at least one of the plurality of biller categories according to an instruction received from the payor (figs. 5-9, column 7, line 35 thru column 8, line 2, and column 10, line 60 thru column 11, line 42).

Dent discloses the steps of receiving, via the network, a request from the payor to view those of the stored plurality of bills from those of the plurality of billers which are paid and associated with one of the plurality of biller categories, and transmitting, via the network, those of the paid stored plurality of bills from those of the plurality of billers associated with the one biller category to the payor responsive to the request (figs. 5-7, and column 7, line 55 thru column 8, line 2).

#### ***Response to Arguments***

4. Applicant's arguments with respect to claim 34-51 have been fully considered but are moot in view of the new ground(s) of rejection.

#### ***Conclusion***

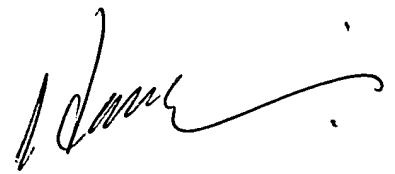
5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Hani Kazimi whose telephone number is (703) 305-1061. The examiner can normally be reached Monday-Friday from 8:30 AM to 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (703) 308-1065.

The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703) 305-7687 or 7658.

, Art Unit: 3624

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 308-1113 or 1114.



**HANI M. KAZIMI**  
**PRIMARY EXAMINER**

Art Unit 3624

April 4, 2004